

Account Guide: AmiGo by OceanFirst



| Basic Terms & Conditions | | | |
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| Account Opening & Usage | Minimum Deposit Needed to Open Account | \$50 | |
| | Monthly Service Charge | \$0 | |
| | Minimum Daily Balance to Avoid Monthly Service Charge | \$0 | |
| | Pays Interest | Yes | |
| | ATM Fees | \$0 | At OceanFirst Bank ATMs |
| | | \$0 | For withdrawals at non-OceanFirst Bank ATMs |
| | ATM Rebate | Up to \$1.50 | For withdrawals made outside of the United States |

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| Overdraft Information & Fees | Insufficient Funds-Paid Fee | \$38 | For each item we pay that overdraws your account <i>(by check or electronic means)</i> |
| | Insufficient Funds-Returned Fee | \$38 | For each item we do not pay that would cause an account overdraft <i>(by check or electronic means)</i> |
| | Uncollected Item-Paid Fee | \$38 | For each item we pay when you do not have sufficient collected funds in your account because a deposited check is on hold |
| | Uncollected Item-Returned Fee | \$38 | For each item we do not pay when you do not have sufficient collected funds in your account because a deposited check is on hold |
| | Maximum Number of Overdraft - Fees per Day | 6 | |
| | Sustained Overdraft Fee | \$7 | Applied on the fifth consecutive day the account is overdrawn, and each business day thereafter |
| | Overdraft Protection Transfer Fee | Free | Each day that we transfer funds from a linked account to avoid an overdraft |

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| Overdraft Options | We offer Standard Overdraft practices for consumer checking accounts with debit cards. To enroll in this service, stop in one of our branches, visit our website at www.oceanfirstonline.com , or call us at 888.623.2633. We also offer free Overdraft Protection, in which we link another OceanFirst Bank account to your checking account. | | |
| | Full Opt Out (Default Option) | We will not pay ACH and check transactions if you do not have enough money in your checking account to cover the transaction amount. OceanFirst Bank will decline the ACH or check transaction and the customer will be charged a \$38 fee. We will charge a maximum of 6 fees per day. We will not pay one-time debit card transactions if you do not have enough money in your checking account for ATM or one-time debit transactions. OceanFirst Bank will decline the one-time debit or ATM transaction and no fee will be charged. | |
| | Opt In | You choose to allow OceanFirst Bank to authorize ACH, checking and one-time debit card and ATM transactions when you do not have enough money available in your account. We pay overdrafts at our discretion, which means we reserve the right not to pay. You will be charged \$38 for each transaction. We will charge a maximum of 6 fees per day. | |

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| Additional Account Support | Checkbook/Check Printing | Free first order | Free first order includes wallet style checks. Check purchases after the first order are sold at catalog prices |
| | Premature Account Closing | Free | If you close your account within 182 days of opening your account |
| | Coin & Currency | Charges Vary | For special orders of coin or currency |
| | Dormant Account Fees | \$15 | Monthly fee after two years with no activity |
| | Interim Statement | Free | |
| | Levy & Lien Processing | \$125 | Per hour |
| | Money Order | \$5 | |
| | Bank Check | \$10 | For checks payable to a third party |
| | Paper Statement | \$5 | |
| | Photocopy Check or Statement | Free | |
| | Replace ATM Card/Debit Card | \$5 | |
| | Research/Reconciliation | \$25 | Per hour; one hour minimum |
| | Returned Deposited Item | Free | Per item monthly account statement fee rebate |
| | Stop Payment | Free | Per item |
| Temporary Checks | \$2 | Per 10 checks | |

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| Funds Transfer & International Items | Foreign Check Collection | \$25 | Plus any other charges OceanFirst Bank is assessed |
| | Domestic Wire Transfer-Outgoing | \$30 | |
| | Domestic Wire Transfer-Incoming | Free | |
| | International Wire Transfer-Outgoing | \$50 | |
| | International Wire Transfer-Incoming | Free | |

Dispute Resolution

If you have a dispute regarding your account or the service you have received, please contact your local branch. We will do everything we can to resolve the issue for you as quickly as possible.

If you have questions or would like more information, please call your local branch or 888.623.2633, or visit our website at www.oceanfirstonline.com.



Always Putting You First.

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